

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO**

In re: KARAMBELAS, EVAN
KARAMBELAS, SHERYL L.

§ Case No. 08-32035-LW

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Ruth A Slone, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$53,117.46</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$6,733.73</u>
Total Distribution to Claimants: <u>\$0.00</u>	Claims Discharged Without Payment: <u>\$204,293.76</u>
Total Expenses of Administration: <u>\$7,001.89</u>	

3) Total gross receipts of \$ 7,001.89 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$7,001.89 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$49,994.73	\$23,612.07	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	11,387.68	11,387.68	7,001.89
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	179,849.44	84,020.68	84,020.68	0.00
TOTAL DISBURSEMENTS	\$229,844.17	\$119,020.43	\$95,408.36	\$7,001.89

4) This case was originally filed under Chapter 7 on April 28, 2008.
The case was pending for 48 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/25/2012 By: /s/Ruth A Slone
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Preference Payments	1241-000	7,000.00
Interest Income	1270-000	1.89
TOTAL GROSS RECEIPTS		\$7,001.89

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Second National Bank	4210-000	N/A	22,728.73	0.00	0.00
4	Dell Financial Services, LLC	4210-000	1,680.00	883.34	0.00	0.00
NOTFILED	Wright Patt Credit Union, Inc.	4110-000	23,917.00	N/A	N/A	0.00
NOTFILED	Osterman Jewelers	4110-000	1,583.73	N/A	N/A	0.00
NOTFILED	Second National Bank	4110-000	22,814.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$49,994.73	\$23,612.07	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Ruth A. Slone	2100-000	N/A	1,450.19	1,450.19	890.63
Ruth A. Slone	2200-000	N/A	501.32	501.32	307.88
US BANKRUPTCY COURT	2700-000	N/A	250.00	250.00	153.54
LEE SLONE	3110-000	N/A	9,165.00	9,165.00	5,628.67
Encore Bank	2600-000	N/A	7.74	7.74	7.74
Encore Bank	2600-000	N/A	5.71	5.71	5.71
Encore Bank	2600-000	N/A	7.72	7.72	7.72
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	11,387.68	11,387.68	7,001.89

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Wright Patt Credit Union, Inc.	7100-000	N/A	13,242.77	13,242.77	0.00
3	Wright Patt Credit Union, Inc.	7100-000	N/A	4,958.80	4,958.80	0.00

4a	Dell Financial Services, LLC	7100-000	unknown	649.75	649.75	0.00
5	HSBC Bank Nevada, N.A.	7100-000	N/A	232.49	232.49	0.00
6	Chase Bank USA, N.A.	7100-000	N/A	547.67	547.67	0.00
7	Shoppers Charge Account	7100-000	N/A	3,463.23	3,463.23	0.00
8	American Express Centurion Bank	7100-000	21,307.36	21,307.36	21,307.36	0.00
9	American Express Centurion Bank	7100-000	4,813.92	4,771.16	4,771.16	0.00
10	Capital Recovery II	7100-000	N/A	1,198.45	1,198.45	0.00
11	Children's Medical Center	7100-000	300.00	446.05	446.05	0.00
12	First National Bank of Omaha	7100-000	4,197.08	4,244.63	4,244.63	0.00
13	Fia Card Services, NA/Bank of America	7100-000	28,958.00	28,958.32	28,958.32	0.00
NOTFILED	Fifth Third Bank	7100-000	4,493.37	N/A	N/A	0.00
NOTFILED	GAP Credit Card GAP Customer Relations	7100-000	731.00	N/A	N/A	0.00
NOTFILED	Kroger Mastercard	7100-000	5,799.75	N/A	N/A	0.00
NOTFILED	Kohl's	7100-000	368.91	N/A	N/A	0.00
NOTFILED	Wright Patt Credit Union, Inc.	7100-000	13,326.11	N/A	N/A	0.00
NOTFILED	Wright Patt Credit Union, Inc.	7100-000	4,958.80	N/A	N/A	0.00
NOTFILED	Thrift Savings Plan	7100-000	2,364.00	N/A	N/A	0.00
NOTFILED	Rahn Dental Group, Inc.	7100-000	298.00	N/A	N/A	0.00
NOTFILED	Maytag Bank North	7100-000	3,463.23	N/A	N/A	0.00
NOTFILED	Photina Karambelis	7100-000	83,894.00	N/A	N/A	0.00
NOTFILED	Macy's	7100-000	323.00	N/A	N/A	0.00
NOTFILED	Elder-Beerman Retail Services	7100-000	252.91	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			179,849.44	84,020.68	84,020.68	0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-32035-LW

Trustee: (550060) Ruth A Slone

Case Name: KARAMBELAS, EVAN
KARAMBELAS, SHERYL L.

Filed (f) or Converted (c): 04/28/08 (f)

§341(a) Meeting Date: 06/25/08

Period Ending: 04/25/12

Claims Bar Date: 11/12/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Fifth Third Bank - Checking Account No. 39686732	150.00	0.00	DA	0.00	FA
2	Chase Checking Account No. 000000343753180 in na	36.46	0.00	DA	0.00	FA
3	Wright-Patt Credit Union, Inc. Savings Account -	5.00	0.00	DA	0.00	FA
4	Fifth Third Bank Checking Account No. 64899692 i	26.00	0.00	DA	0.00	FA
5	Household goods and furnishings	4,000.00	0.00	DA	0.00	FA
6	Cooking stove and refrigerator	600.00	0.00	DA	0.00	FA
7	Beds and bedding	400.00	0.00	DA	0.00	FA
8	Miscellaneous clothing	1,200.00	0.00	DA	0.00	FA
9	Miscellaneous Jewelry - debt owed to Osterman's	2,000.00	0.00	DA	0.00	FA
10	2005 GMC Envoy - this vehicle is driven by Shery	22,500.00	0.00	DA	0.00	FA
11	2006 Pontiac Grand Prix	19,500.00	0.00	DA	0.00	FA
12	Computer, printer, monitor used at home by both	200.00	0.00	DA	0.00	FA
13	Dog - family pet co-owned with wife	0.00	0.00	DA	0.00	FA
14	Thrift Savings Plan through employment at Wright	2,500.00	0.00	DA	0.00	FA
15	Preference Payments	0.00	7,000.00	DA	7,000.00	FA
Int	INTEREST (u)	Unknown	N/A		1.89	FA
16	Assets Totals (Excluding unknown values)	\$53,117.46	\$7,000.00		\$7,001.89	\$0.00

Major Activities Affecting Case Closing:

Debtor agreed to pay \$7,000 judgment against his mother at rate of \$218.75/month for 32 months starting January 2010 Debtor has made 18 of 32 payments as of 6-21-11.

Final Report 12-20-11

Initial Projected Date Of Final Report (TFR): January 1, 2009

Current Projected Date Of Final Report (TFR): December 20, 2011 (Actual)

April 25, 2012

/s/ Ruth A Slone

Date

Ruth A Slone

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-32035-LW
Case Name: KARAMBELAS, EVAN
 KARAMBELAS, SHERYL L.
Taxpayer ID #: **-***6752
Period Ending: 04/25/12

Trustee: Ruth A Slone (550060)
Bank Name: ENCORE BANK
Account: *****10 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/07/11		Sterling Bank	Transfer Funds	9999-000	4,370.64		4,370.64
09/08/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		4,589.39
10/03/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		4,808.14
10/03/11		Encore Bank	Bank Service Fee	2600-000		5.71	4,802.43
11/02/11		Encore Bank	Bank Service Fee	2600-000		7.72	4,794.71
11/08/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		5,013.46
12/02/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	1,968.75		6,982.21
12/02/11		Encore Bank	Bank Service Fee	2600-000		7.74	6,974.47
01/06/12	5001	LEE SLONE	order 1-5-12 doc 57	3110-000		5,628.67	1,345.80
02/07/12		Encore Bank	Transfer to The Bank of New York Mellon	9999-000		1,345.80	0.00

ACCOUNT TOTALS	6,995.64	6,995.64	\$0.00
Less: Bank Transfers	4,370.64	1,345.80	
Subtotal	2,625.00	5,649.84	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,625.00	\$5,649.84	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-32035-LW
Case Name: KARAMBELAS, EVAN
 KARAMBELAS, SHERYL L.
Taxpayer ID #: **-***6752
Period Ending: 04/25/12

Trustee: Ruth A Slone (550060)
Bank Name: STERLING BANK
Account: *****35 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/28/10		Transfer From Acct#8192082035	TRANSFER FROM MONEY MARKET TO CHECKING	9999-000	6.25		6.25
12/28/10	1001	RUTH A SLONE	BOND 2010	2200-000		6.25	0.00

ACCOUNT TOTALS	6.25	6.25	\$0.00
Less: Bank Transfers	6.25	0.00	
Subtotal	0.00	6.25	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6.25	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-32035-LW
Case Name: KARAMBELAS, EVAN
KARAMBELAS, SHERYL L.
Taxpayer ID #: **-***6752
Period Ending: 04/25/12

Trustee: Ruth A Slone (550060)
Bank Name: STERLING BANK
Account: *****35 - Money Market Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/11/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		218.75
01/29/10	Int	Sterling Bank	Interest Earned For January	1270-000	0.01		218.76
02/17/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		437.51
02/26/10	Int	Sterling Bank	Interest Earned For February	1270-000	0.01		437.52
03/19/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		656.27
03/31/10	Int	Sterling Bank	Interest Earned For March	1270-000	0.02		656.29
04/29/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		875.04
04/30/10	Int	Sterling Bank	Interest Earned For April	1270-000	0.03		875.07
05/12/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		1,093.82
05/28/10	Int	Sterling Bank	Interest Earned For May	1270-000	0.04		1,093.86
06/10/10	{15}	EVAN & SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		1,312.61
06/30/10	Int	Sterling Bank	Interest Earned For June	1270-000	0.05		1,312.66
07/13/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		1,531.41
07/30/10	Int	Sterling Bank	Interest Earned For July	1270-000	0.06		1,531.47
08/13/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		1,750.22
08/31/10	Int	Sterling Bank	Interest Earned For August	1270-000	0.07		1,750.29
09/07/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		1,969.04
09/30/10	Int	Sterling Bank	Interest Earned For September	1270-000	0.08		1,969.12
10/14/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		2,187.87
10/29/10	Int	Sterling Bank	Interest Earned For October	1270-000	0.09		2,187.96
11/09/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		2,406.71
11/30/10	Int	Sterling Bank	Interest Earned For November	1270-000	0.10		2,406.81
12/06/10	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		2,625.56
12/28/10		Transfer To Acct#7192082035	TRANSFER FROM MONEY MARKET TO CHECKING	9999-000		6.25	2,619.31
12/31/10	Int	Sterling Bank	Interest Earned For December	1270-000	0.11		2,619.42
01/14/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		2,838.17
01/31/11	Int	Sterling Bank	Interest Earned For January	1270-000	0.12		2,838.29
02/03/11	{15}	EVAN KARAMVELAS	PREFERENCE PAYMENT	1241-000	218.75		3,057.04
02/28/11	Int	Sterling Bank	Interest Earned For February	1270-000	0.12		3,057.16
03/07/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		3,275.91
03/31/11	Int	Sterling Bank	Interest Earned For March	1270-000	0.14		3,276.05
04/06/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		3,494.80
04/29/11	Int	Sterling Bank	Interest Earned For April	1270-000	0.14		3,494.94
05/06/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		3,713.69
05/31/11	Int	Sterling Bank	Interest Earned For May	1270-000	0.15		3,713.84
06/06/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		3,932.59

Subtotals : \$3,938.84 \$6.25

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-32035-LW
Case Name: KARAMBELAS, EVAN
 KARAMBELAS, SHERYL L.
Taxpayer ID #: **-***6752
Period Ending: 04/25/12

Trustee: Ruth A Slone (550060)
Bank Name: STERLING BANK
Account: *****35 - Money Market Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/30/11	Int	Sterling Bank	Interest Earned For June	1270-000	0.16		3,932.75
07/08/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		4,151.50
07/29/11	Int	Sterling Bank	Interest Earned For July	1270-000	0.17		4,151.67
08/09/11	{15}	EVAN AND SHERYL KARAMBELAS	PREFERENCE PAYMENT	1241-000	218.75		4,370.42
08/31/11	Int	Sterling Bank	Interest Earned For August	1270-000	0.18		4,370.60
09/07/11	Int	Sterling Bank	Interest Earned For September 2011	1270-000	0.04		4,370.64
09/07/11		Encore Bank	Transfer Funds	9999-000		4,370.64	0.00
ACCOUNT TOTALS					4,376.89	4,376.89	\$0.00
Less: Bank Transfers					0.00	4,376.89	
Subtotal					4,376.89	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$4,376.89	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-32035-LW
Case Name: KARAMBELAS, EVAN
 KARAMBELAS, SHERYL L.
Taxpayer ID #: **-***6752
Period Ending: 04/25/12

Trustee: Ruth A Slone (550060)
Bank Name: The Bank of New York Mellon
Account: 9200-*****94-66 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/07/12		The Bank of New York Mellon	Transfer from Encore Bank	9999-000	1,345.80		1,345.80
02/23/12	101	Ruth A. Slone	Ref # Trustee Fee	2100-000		890.63	455.17
02/23/12	102	Ruth A. Slone		2200-000		301.63	153.54
02/28/12	103	US BANKRUPTCY COURT		2700-000		153.54	0.00

ACCOUNT TOTALS	1,345.80	1,345.80	\$0.00
Less: Bank Transfers	1,345.80	0.00	
Subtotal	0.00	1,345.80	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$1,345.80	

Net Receipts :	7,001.89
Net Estate :	\$7,001.89

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****10	2,625.00	5,649.84	0.00
Checking # *****35	0.00	6.25	0.00
Checking # 9200-*****94-66	0.00	1,345.80	0.00
	\$7,001.89	\$7,001.89	\$0.00

April 25, 2012

Date

/s/ Ruth A Slone

Ruth A Slone